

FILED

APR 28 2016

CLERK, U.S. DISTRICT CLERK
WESTERN DISTRICT OF TEXAS
BY 
DEPUTY

Ronald W. Hubener
P.O. Box 4202
Ontario, Calif. 91761
(909) 545-0529
(909) 218-0839
amazingkaiser7@gmail.com

US District Court

for Western District of
United States Court house
Texas - San Antonio,
655 E CESAR CHAVEZ BL
SAN ANTONIO, TX 78206

April 20, 2016
Re: FCRA Settlement
Case 5:14-cv-00912-FB

Gentlemen:

I am writing to you regarding the settlement of \$8,75 million which the court will decide on April 27 to go ahead with the amount. Considering the amount of grievants + damages - approximately 300,000 of which 2.2 Million were sent postcards but most lost their homes and cannot be found. I work for the US post office and saw no less than 100 undeliverable postcards for 3 cities. On a national level there are thousands whereby I dare say many may have been helped by Chase bank

I believe this case is much bigger than you can imagine. I notified the Consumer Protection agency and later got a loan app from Chase but by then my home was sold by a Receiver. Other letters I wrote to Chase were completely ignored. I believe Chase did soft inquiry after the fact that people lost their homes because there were so many complaints that only then did Chase realize they should have helped some people. Several years ago the Federal government

came up with the HARP loan and CHASE did get involved helping some people
 There may have been a conflict of interest whereby Receivers of U.S. properties got loans from Chase but Chase would not defend owners' legalities to hire a lawyer and challenge City codes/departments.

{ Collusion?
 Lack of integrity?
 Bad Faith?
 Unjust Enrichment?
 Violations of Fiduciary Relationship?

There needs to be an investigation of at least a dozen cases where owners lost their homes and interviewed. One must only look on the Internet the number of complaints against CHASE. Not to mix apples + Oranges, CHASE paid out \$9 Billion because of shady loans + refused to open their books.

How many people are on the street and on welfare at the expense of the State + taxpayer assistance when they could have been helped. Furthermore those people may never plug back in the system and pay income taxes.

I believe the court should take this matter under submission and delay making a decision pending further in-depth investigation. This Settlement is voiding the rights of people to sue CHASE in future issues which makes this a travesty of justice.

5/15/15 my letter to Chase
 Enclosures 12/23/15 letter Chase FCA
 3/25/16 letter Chase FCA + postcard
 Homeless story

I remain
 R.W. Guberman

RONALD W. HUBENER

P.O. Box 4202
Ontario, Calif. 91761
(909) 212-1356
(909) 545-0529
amazingkaiser7@gmail.com

CHASE FCRA Settlement
Claims Administrator
P.O. Box 43390
Providence, RI 02940

March 25, 2016

Re: 2426 S. Marigold Place
Ontario, Calif. 91761
Claim: JrD 108 595 96101 858 470

Gentlemen/To Whom It May Concern:

I don't quite understand this class action settlement. Chase Bank accessed credit reports of numerous people. I don't think there is anything illegal about that but is it possible that they might have helped people from losing their homes had the bank refinanced their home and they could have been eligible?

I will join the class action suit and enclosed is a signed post card.

I had a problem with hoarding and litigation with the City of Ontario, Calif. I had an attorney late in the game, as I needed to get a loan to hire one, but Chase Bank did not help me! Finally, I got a shark loan but it was too late. I needed a lawyer to defend me against the demands of the City. Enclosed is a letter by my attorney, Paul Brisson (909) 553-2182.

My losses exceed \$145,000. The City hired Receiver, Gresham-Savage, and they plundered my equity and completely and unnecessarily remodeled my house! My mortgage was NEVER late, even when I was locked out of my house! The Receiver never gave an accounting of monies spent and the judge did not demand one. I also requested an accounting from the Receiver, but they would not send one. I was harassed and traumatized by no less than 10 police and code enforcement people. I HAVE WITNESSES!

This is a new category of the law, which if prosecuted and won, will give attorneys a field day to prosecute what is a travesty of justice.

Regarding the enclosed post card that ~~you~~^{the Feds} sent me, I saw no less than 100 of these for 3 cities in Southern California! Working in the waste department of the U.S. Post Office, there must be thousands of these...and they are undeliverable!

Your class action lawsuit of \$8.75 million, if applicable, cannot possibly cover the real losses that people have incurred; people who may be living on the street for the rest of their lives – a burden to the State and society.

The Federal Government needs to address the Brown Act, which is being wrongfully used. Like the Slum Lord Act for apartments, which illegally and unfairly places demands on homeowners, without an attorney the average citizen cannot afford to defend himself against the powers that be and the status quo.

1. The City Attorney lied about me having a place to live.
2. The Receiver threatened me to sign an unconscionable contract or I would not be able to retrieve my possessions.
3. Minor repair work that the City wanted done was only handyman work and a contractor was not needed.
4. Demands of the City for me to have grass in my front yard while I had white rock for 15 years, was harassment. There is a drought in California!
5. Demands to have landscaping in the back yard... Who owns the house?
6. My shed, which was my library, I had built by code - 3 ft. from fence and less than 14 ft. high. I have witnesses who helped me build it. Well, **the City destroyed it!**
7. Insulation, which I had been ordered to be removed from the attic, was poisonous, even though it had been approved by the City.
8. Regarding any electrical repair work that had needed to be done, I have an honest estimate from a licensed electrician, whereas another one was scared away by a management company hired by the Receiver.

9. I was denied a trial by jury even though I have witnesses.

An attorney I once knew said, "Who is the judge? Ron, you are of retirement age and you don't want to deal with these people!!!"

10. Personal effects of approximately \$30,000 were destroyed, and the City claimed 141 violations!

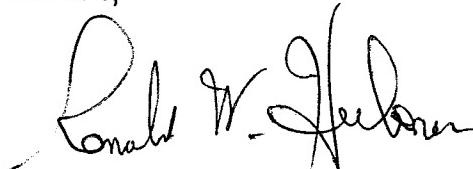
There needs to be an agency of and for the people, separate from the government code monitors, which would protect those who have the courage to be witnesses. We are living in a state of fear and a police state!

Receivers should also be monitored and audited. That would mean interviewing the people that lost their homes, and hearing their incredible stories.

AMERICA, WHERE HAVE YOU GONE?

P.S. They claimed I was mentally ill but gave me no conservatory. I was rendered homeless for over 1 year...living in my car!

I remain,

A handwritten signature in black ink, appearing to read "Ronald W. Hubener".

Ronald William Hubener
amazingkaiser7@gmail.com

**Official Notice of Proposed
Class Action Settlement
and Fairness Hearing**

You have been identified by Chase as a potential member of a class of persons as to whom Chase obtained information from a credit reporting agency to conduct an "account review" after the occurrence of one of several events, including account closure, bankruptcy discharge, and foreclosure.

→ A federal court authorized this notice.

This is not a solicitation from a lawyer.

This is not notice of a lawsuit against you.

File your Claim on or before
March 23, 2016 using the
attached postcard or online at
www.chasefcrasettlement.com
or 1-888-736-2826.

**Chase FCRA Settlement
Claims Administrator**
P.O. Box 43390
Providence, RI 02940-3390

PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE
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PERMIT NO. 626



Postal Service: Please do not mark barcode

Claim#: JPD-10859596101-858470
Ronald W Hubener
PO Box 4202
(Ontario, CA 91761-8902)

JPD



Carefully separate this Claim Form postcard at the perforation

By submitting this Claim, I am requesting a Settlement Fund Payment. +

Address for Settlement Fund Payment (if different from where this notice was sent)

Name: _____

Address: _____

City, State: _____

Zip Code: _____

Signature: _____

Date (mm/dd/yyyy): _____

Mail this Claim Form on or before March 23, 2016 (postmark deadline).



10859596101 JPDCRD1 +

RONALD W. HUBENER

P.O. Box 4202
Ontario, Calif. 91761
(909) 545-0529
(909) 218-0839
amazingkaiser7@gmail.com

**The Homeless in America...often forgotten...
America, where have you gone?**

Do you see them every day? I did and still do – pushing baby carriages, bicycles, shopping carts...anything on wheels to carry their treasures; glass and plastic bottles, cardboard – anything they can sell to survive the next day. I was one of them.

Are the homeless an eye sore to cities and suburbia? Some live in cars, like me; others live under bridges, behind buildings, under tents and in cardboard boxes...you name it!

Do you ignore them and just think of yourself?... and think they made their own situation? Maybe they just might go away. Whether you believe it or not, what happens to them can happen to you. Crime, disease, unrest, taxpayer costs, drugs, domestic violence; they all add to our problems... Indirectly, we are all connected.

The number of homeless is multiplying to exponential growth. Many will never again have a job and a normal life. They are often preyed upon and harassed by police. Personally, I was confronted no less than 6 times by police – in my car. Before I was locked out of my home, I was traumatized TWICE, by no less than 10 police and code people. I have witnesses.

Have you seen a man sitting in front of the post office, on Holt Blvd., in Ontario, California, crying because his best friend is dead?...and that might have been all he had, other than the clothes on his back. I also saw a guy in the post office wearing a brown garment, like a monk. Crooked teeth, hungry; he said that he slept on an old mattress by the railroad tracks.

Have you seen the people who pick through the dumpsters... sometimes at 1 or 4 in the morning... and anytime, really? Some have a stick with a hook – whatever they see as a good catch? Is it weed; is it a book; is it cardboard that can be sold and recycled?...perhaps a toy one

could sell at a swap meet? ...or an old computer that can be taken apart for copper that no one wants? You might even see another guy come afterwards going through the same dumpster, unbeknownst to him that the first guy beat him to it! I actually saw a guy climb into a dumpster and standing in it, searching for something of value.

Oh, what I have seen, even before I was homeless for over a year, living in my car to save my credit!

Due to a legal matter for which I did not have the money to hire a lawyer or support to challenge the system (Code Enforcement is running rampant in America!), hundreds of people, like me, lost their homes.

In my case, I always paid my mortgage on time and NEVER LATE, even when I was locked out of my home and the City of Ontario made ridiculous demands, mentioning 141 violations. How can one defend oneself without having money for a lawyer? Even the judge said, "You need a lawyer to navigate the system," but shot down my lawyer's and my declarations 3 TIMES!

My equity of \$141,000 was completely drained, my home was unnecessarily completely remodeled, my "Homestead" ignored! My attorney's contractors that were sent to the house were interfered with and my personal possessions valued at approximately \$30,000 were destroyed.

This is also a case of fraud, and an unconscionable contract signed under duress. If I didn't sign, I was threatened not to receive my possessions and be permanently locked out of my house. I was accused of being a mental case but no allowance for shelter or support was given!

I asked Chase Bank for help but they refused to help me. They actually lent money to the Receiver, Gresham-Savage, allowing them to enrich themselves. There were never any serious health violations other than a hoarding problem I tried to correct.

Isn't it time that this matter be seriously addressed? The plight of the homeless is being exacerbated by the passing of the Brown Act, which is shameful. I have seen no less than 100 undeliverable postcards sent to homeowners whose credit was accessed by Chase Bank. No doubt, there are probably thousands of homeowners who could have had their homes saved.

There is currently a class action suit against Chase Bank but my damages exceed \$200,000. That is why I am seeking a powerful trial lawyer to place this matter in front of a Grand Jury. A class action suit has some value but cannot possibly reimburse me for the damages and injustice I have incurred, along with the criminal conduct against me of the powers that be.

AMERICA, where have you gone? This matter isn't just about Ronald Hubener, but ALL of America. Violations of Constitutional Rights must be vigorously prosecuted. This matter should be investigated by all appropriate agencies and organizations, not limited to:

Attorney General
Congress
Consumer Affairs
Dept. of Justice
District Attorney
FBI

Freedom of Information Act
Fair Housing Authority
State Bar Association
Welfare Dept.
Judicial Watch

John Birg Society

It's never too late for justice!

I remain,

Ronald W. Hubener

Ronald W. Hubener

Ron Hubner

Po Box 4202
ONTARIO, CALIF 91761
(909) 545 0529
(909) 218 0839

(certified)

Chase FCLAA Settlement

Claims Administrator

Po Box 43390
Providence, RI 02940-3390

Dec 23, 2015

Re: 2426 So. Marigold
ONTARIO, CALIF 91761

Gentlemen:

I am in receipt of your postcard. My damages to date exceed over \$200,000 due to the conduct of Chase not getting involved in my plight. My matter also involves

by ^{Brigham}
^{Savage}
+ City of
Ontario } fraud
Unconscionable contract signed under duress.
Interference.

I am wondering if successful any compensation awarded me by a class action settlement may be only minimal as to my real losses. (909) 553 2182

The lawyer I have Paul Brissen tried his best for me to have a trial by jury but was ignored and he knows the merits of this case but does not have the expertise of a trial lawyer when I am still seeking.

I would appreciate you responding to my letter and have my permission to speak with my lawyer. Also if you are at liberty to give me your phone nr I would appreciate it.

I remain
Ronald W. Hubner

RONALD W. HUBENER

P.O. Box 4202
Ontario, CA 91761
(909) 212-1356

Attorney Paul Brisson
(909) 553-2182

CHASE BANK
P.O. Box 183222
Columbus, OH 43218

May 15, 2015

Re. 2426 S. Marigold Place, Ontario, CA 91761

...and the Criminal Conduct of the powers that be (parties involved)...

Ref. my Chase Account # 1758418912

Gentlemen:

This is about the 6th letter in which I am following up where you said you are investigating this matter. Well, you are Johnny come lately!

You ignored all my pleas for help! You received the letter from Paul Brisson regarding litigation with the City of Ontario and the Receiver, Gresham-Savage.

You decided not to get involved, neither with the conduct of the latter, nor with their unscrupulous behavior and unconscionable, despicable and unconstitutional acts, which warranted your monitoring of their actions.

Now they have sold my house and I have been homeless for one year! The only health hazards from the hoarding issue were cleared up for \$15,000, and minor repairs and/or corrections such as the electrical - from an honest electrician - should not have exceeded \$2,500 or \$3,000 at most. Plus, any miscellaneous items (e.g., I removed the lanterns and light fixtures just before my eviction) should not have exceeded \$10,000.

They plundered my equity of \$143,000 and this matter needs your utmost attention!

I remain,

Ronald W. Hubener
(909) 212-1356 mobile
(909) 545-0529 mobile
Amazingkaiser7@gmail.com

PS - I'm still paying my \$1,754 monthly mortgage payments but my home owner's insurance was cancelled because of the lockout.

Enclosures:

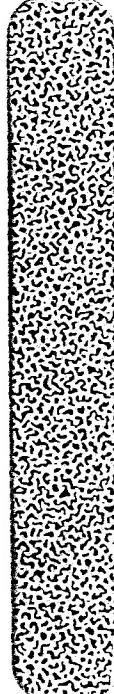
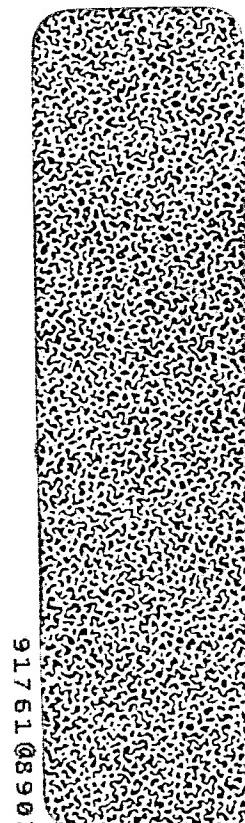
Letter of Declaration

Letter to Chase Bank by my attorney, Paul Brisson

Copy PAUL BRISSON

~~Show~~

~~McCotter~~



9176108902

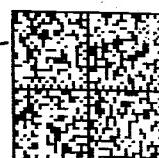
917 NFD 162121416889/23/14
ACS <-

HUBENER RONALD
PO BOX 4202
ONTARIO CANADA
N2L 5Z2

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http://www.usps.com

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Delaware

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Hired late in
the game due
to lack of money

LAW OFFICE OF PAUL L. BRISSON

112 Harvard Avenue #103

Claremont, California 91711

(909) 553-2182

(909) 992-3161 Fax

December 11, 2014

Chase Bank
800 Brookside Blvd.
Westerville, Ohio 43081

VIA CERTIFIED MAIL
AND FACSIMILE (855) 232-8015

Re: San Bernardino Superior Court Case No. CIVRS1400694
City of Ontario v. Ronald Hubener, JP Morgan Chase Bank
2426 S. Marigold Place, Ontario, CA 91761, APN 1051-171-18-0
Loan No. 1758418912

Dear Sir/Madam,

You have received notice of the proceedings in the above referenced litigation matter from the City of Ontario, the Receiver, Mr. Hubener and my office, however, you have not responded or participated in any way in the litigation.

You acknowledged receipt of Mr. Hubener's prior letters asking for a loan or your assistance and participation which you ignored. Mr. Hubener has continued to pay the monthly mortgage of \$1,754.00 although he was rendered homeless by the receiver over a year ago during the needlessly extended cleanup of his property and he remains dispossessed of his property to date. No inventory was ever made or provided to Mr. Hubener of his disposed personal property.

Now the receiver has lead the court to believe and obtained a contractors flat rate estimate without any detail at all for approximately \$100,000 to repair the interior and exterior of Mr. Hubener's property to correct 141 alleged City of Ontario Code Violations. This will result in taking all of Mr. Hubener's equity in his home and ultimately the receiver's sale of his property. Mr. Hubener's contractor has estimated the work can be done for \$50,000 or even less. It's only handy man work much less

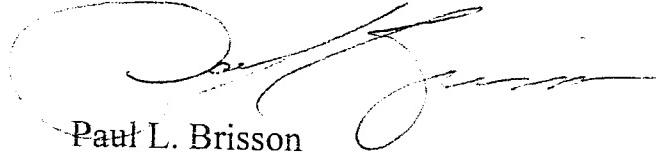
Chase Bank
December 11, 2014
Page 2

The receiver has been given court authority for a high interest \$125,000 loan for the contractor and administrative fees which he intends to obtain on December 29, 2014.

Please contact my office within the next ten (10) days. Mr. Hubener is again requesting that you participate in the litigation of this matter, or that you at least provide a mediation role towards reaching an immediate resolution with the City of Ontario and the receiver.

I await your prompt reply.

Very Truly Yours,



Paul L. Brisson